

## REMARKS

### I. Specification

The disclosure was objected to because it contains an embedded hyperlink and/or other form of browser-executable code. Applicants have amended the specification according to the Examiner's suggestion. Therefore, reconsideration and withdrawal of this objection is respectfully requested.

### II. 35 U.S.C. § 103(a) Rejections

Independent Claims 3 and 15 were rejected under 35 U.S.C. 103(a) as being unpatentable over European patent application 0 292 248 to Steiner et al., U.S. Patent 5,544,356 to Robinson et al., and knowledge commonly known in the art, as evidenced by U.S. patent 6,088,761 to Aybay, U.S. patent 6,191,663 to Hannah, and U.S. patent 4,882,554 to Akaba et al. Applicants respectfully traverse these rejections for the reasons set forth below.

#### A. Independent Claim 3

At the outset, Applicants note that independent Claim 3 has been amended to recite that the program memory portion stores at least *two* additional operating sequences and that the processing unit can operate on user data according to an operating sequence *selected by the processing system* from said at least two additional operating sequences. The proposed combination does not teach these elements.

Steiner et al. teaches storing a *single* new application program in the application program area 8 of a card 3 — not at least *two* additional operating sequences, as recited in amended independent Claim 3. Steiner et al. also does not teach the selection of an operating sequence by the processing system, as also recited in amended independent Claim 3. Steiner et al. teaches a card retaining a *single* application program, such that, when the card is powered down and

subsequently powered up without a “loading message,” “the operating system within the card directs the microprocessor to commence execution of which ever application program is held within its memory.” (Col. 4, lines 3-8). Because Steiner et al. is designed, as a default, to use which ever application is held within its memory, there is no teaching in Steiner et al. of selecting one of a plurality of operating sequences, as recited in amended Claim 3. The other applied references also fail to teach the added elements.

In summary, because the proposed combination does not teach the elements added to independent Claim 3, Applicants respectfully submit that independent Claim 3 and its dependent claims are patentable over the proposed combination. Therefore, Applicants respectfully request that the 35 U.S.C. § 103(a) rejections against the independent Claim 3 and its dependent claims be removed.

**B. Independent Claim 15**

Applicants have amended independent Claim 15 to recite a processing unit that “operates on user data transferred between the interface and the portion of the mass storage memory for storing user data according to said operating sequence when said operating sequence is enabled by the processing system but does not operate on the user data when said operating sequence is not enabled by said processing system.” As mentioned above, Steiner et al. teaches commencing execution of which ever application program is held within the memory of the card 3 upon power-up. Accordingly, because of this default operation, Steiner et al. does not teach operating on user data according to an operating sequence when the operating sequence is enabled by the processing system and not operating on the user data when the operating sequence is not enabled by the processing system, as recited in amended independent Claim 15. The other applied references also fail to teach the added elements.

Because the proposed combination fails to teach or suggest each and every element of independent Claim 15, Applicants respectfully request that the 35 U.S.C. § 103(a) rejections against the independent Claim 15 and its dependent claims be removed.

### **III. New Dependent Claims**

New dependent Claims 65 and 66, which depend from independent Claim 3 and independent Claim 15, respectively, have been added. New dependent Claim 65 recites “wherein said processing unit selectively operates in combination with a processor of said processing system on said user data received from the processing system.” New dependent Claim 66 recites similar subject matter. Favorable consideration of these new claims is respectfully requested. No new matter has been added.

### **IV. Information Disclosure Statement**

Applicants submitted Information Disclosure Statements including PTO Form 1449s on September 24, 2002 and March 15, 2005. The Examiner, however, did not return completely-initialed copies of the PTO Form 1449s with the instant Office Action. Applicants respectfully request the Examiner to return initialed copies of the PTO Form 1449s with the next Office communication.

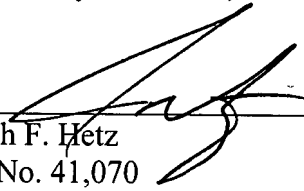
### **V. Conclusion**

In view of the foregoing amendments and remarks, Applicants respectfully submit that the present application is in condition for allowance. Reconsideration is respectfully requested. Applicants note that while they presented arguments directed to only some elements in the independent claims, Applicants reserve the right to argue additional grounds of patentability provided by other elements in the independent claims and by elements in the dependent claims.

If the Examiner has any questions, the Examiner is invited to contact the undersigned attorney at (312) 321-4719.

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Respectfully submitted,

  
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